

In re:
Matthew T. Minarik
Debtor

Case No. 25-10193-pmm
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Apr 18, 2025

User: admin
Form ID: 318

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Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 20, 2025:

Recip ID	Recipient Name and Address
db	+ Matthew T. Minarik, 558 Friendship Drive, Honey Brook, PA 19344-1104
14969136	+ Ccb/onepro, Po Box 513717, Los Angeles, CA 90051-3717
14969137	+ Chester Co. Solid Waste Auth., 4718 Kutztown Rd, Temple, PA 19560-1550
14969138	Chrysler Capital, Attn: Bankruptcy, 1 Allied Dr, Trevoise, PA 19053-6945
14969142	+ EZ Pass Pennsylvania, 300 East Park Drive, Harrisburg, PA 17111-2729

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Apr 19 2025 00:58:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcyntices@usdoj.gov	Apr 19 2025 00:59:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14969132	EDI: AAFES	Apr 19 2025 04:48:00	AAFES, Attn: Bankruptcy, PO Box 650060, Dallas, TX 75265-0060
14969133	Email/Text: rm-bkntices@bridgecrest.com	Apr 19 2025 00:59:00	Bridgecrest Acceptance Corp, PO Box 53087, Phoenix, AZ 85072-3087
14969134	Email/Text: caineweiner@ebn.phinsolutions.com	Apr 19 2025 00:58:05	Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Fl 4, Sherman Oaks, CA 91411-2532
14969139	Email/Text: cfcbackoffice@contfinco.com	Apr 19 2025 00:58:00	Continental Finance Co, Attn: Bankruptcy, 4550 Linden Hill Rd, Ste 4, Wilmington, DE 19808-2930
14969135	EDI: CAPITALONE.COM	Apr 19 2025 04:48:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14969136	^ MEBN	Apr 19 2025 00:53:45	Ccb/onepro, Po Box 513717, Los Angeles, CA 90051-3717
14969140	Email/PDF: resurgentbkntifications@resurgent.com	Apr 19 2025 01:02:05	Credit One Bank N.A., Attn: Bankruptcy, PO Box 10497, Greenville, SC 29603-0497
14969141	Email/PDF: acg.exeter.ebn@aisinfo.com	Apr 19 2025 01:02:17	Exeter Finance LLC, Attn: Bankruptcy, PO Box 166008, Irving, TX 75016-6008
14969143	Email/Text: argbsref@geico.com	Apr 19 2025 00:58:00	Geico, 1 GEICO Plaza, Bethesda, MD 20810-0001
14969144	^ MEBN	Apr 19 2025 00:53:42	H&R Block/Pathward/Emerald Fncl, Attn: Bankruptcy, PO Box 30674, Salt Lake City, UT 84130-0674
14969145	EDI: CAPITALONE.COM	Apr 19 2025 04:48:00	Kohl's, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043

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14969146	Email/Text: bk@lendmarkfinancial.com	Apr 19 2025 00:58:00	Lendmark Financial Ser, 2118 Usher St., Covington, GA 30014
14969147	Email/PDF: resurgentbknotifications@resurgent.com	Apr 19 2025 01:02:04	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, PO Box 10497, Greenville, SC 29603-0497
14969148	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 19 2025 01:02:04	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
14969149	EDI: MAXMSAIDV	Apr 19 2025 04:48:00	Navient, Attn: Bankruptcy, PO Box 9635, Wilkes Barre, PA 18773-9635
14969150	^ MEBN	Apr 19 2025 00:53:08	Ncb Management Services, Attn: Bankruptcy, 1 Allied Dr, Trevose, PA 19053-6945
14969151	EDI: AGFINANCE.COM	Apr 19 2025 04:48:00	Onemain Financial, Attn: Bankruptcy, PO Box 142, Evansville, IN 47701-0142
14969152	^ MEBN	Apr 19 2025 00:53:35	PPL, 2 N 9th St, Allentown, PA 18101-1139
14969153	Email/Text: caineweiner@ebn.phinsolutions.com	Apr 19 2025 00:58:05	Progressive, Attn: Bankruptcy, 5805 Sepulveda Blvd, Fl 4, Sherman Oaks, CA 91411-2532
14969154	EDI: WTRRN BANK.COM	Apr 19 2025 04:48:00	Target Nb, C/O Financial & Retail Services Mailstop, PO Box 9475, Minneapolis, MN 55440-9475
14969155	Email/PDF: resurgentbknotifications@resurgent.com	Apr 19 2025 01:02:11	WEBBANK FINGERHUT, Attn: Bankruptcy, PO Box 10497, Greenville, SC 29603-0497

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 20, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 17, 2025 at the address(es) listed below:

Name	Email Address
BRAD J. SADEK	on behalf of Debtor Matthew T. Minarik brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com
CHRISTINE C. SHUBERT	christine.shubert@comcast.net J100@ecfcbis.com
DOUGLAS J. SMILLIE	on behalf of Creditor PPL Electric Utilities Corporation dsmillie@flblaw.com ccharlton@flblaw.com

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United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1

Matthew T. Minarik

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1098

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Eastern District of Pennsylvania

Case number: 25-10193-pmm

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Matthew T. Minarik

4/17/25

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.